

From: Robert Hill <rhill3677@gmail.com>
Sent: Saturday, September 19, 2015 8:52 PM
To: EBSA, E-ORI - EBSA; teamroby@martharoby.gov
Subject: RIN1210-AB32

Dear US Dept of Labor (DOL)

I've read that you folks want to limit the ability of the public to sell (write) or buy options in their IRA retirement accounts. Please be advised that I do not want you to restrain my ability to take care of myself. I write covered call options only. I selectively write covered calls on dividend paying stocks. I have done this for a long time. I do not spread trade. I do not buy calls. Please don't mess with my freedom of choice by telling me what to do with my money. You do not own my accounts and have no claim on them other than ordinary income tax due to the IRS as the monies are disbursed. Leave them alone. Or are you planning on confiscating them like most of the right wing press says??

I need the income from selling calls on my stocks to meet the IRS mandatory MRW rules that force me to draw down my IRA savings accounts.

Maybe I wouldn't be selling calls if the Federal Reserve had something other than a zero interest rate policy (ZIRP). My money market accounts make ZERO interest and will likely go negative unless Janet Yellen has the courage to raise rates!!

Please don't complicate the financial lives of Joe Six Pack investors..We don't need any more government regulations!!

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